| Email  | Plaintiff(s) appearing without attorney   | FOR COURT USE ONLY  |  |
|--|---|---|--|
|  | Attorney for Plaintiff(s)   |   |  |
| UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA DIVISION |   |   |  |
| In re  | :   |   |  |
|  |   | CASE NO.:   |  |
|  |   | CHAPTER 13  |  |
|  | Debtor(s).  | ADVERSARY NO.:  |  |
|  |   | DEBTOR'S MOTION FOR DEFAULT JUDGMENT RE COMPLAINT TO AVOID JUNIOR LIEN ON PRINCIPAL RESIDENCE [11 U.S.C. § 506(a),(d), FRBP 3012] |  |
| Plaintiff(s),<br>vs.   |   | DATE: TIME: COURTROOM: PLACE:   |  |
|  | Defendant.  |   |  |
| NAN  | ME OF CREDITOR HOLDING JUNIOR LIEN:   |   |  |
| 1.   | Name of Defendant(s) against whom default judgmen   | t is sought:  |  |
| 2.   | Name of Defendant(s) against whom default judgment is sought: (Defendant).  Plaintiff(s) filed the complaint in the above-captioned proceeding on |   |  |
| 3.   | The summons and complaint were served on Defendant by $\square$ personal service $\square$ mail service on the following date $\_\_$ .            |   |  |
| 4.   | A conformed copy of the completed Return of Summons form is attached hereto.  |   |  |

| 5.  | The time for filing an answer or other response expired on   |  |  |
|-----|--|--|--|
| 6.  | No answer or other response has been filed or served by Defendant.   |  |  |
| 7.  | The default of Defendant:  a.  has not yet been entered, but is hereby requested.  b.  was entered on  |  |  |
| 8.  | A Status Conference:  a. is scheduled for (specify date, time, and place)  |  |  |
|     | b. was held on (specify date, time, and place)   |  |  |
| 9.  | DECLARATION OF NON-MILITARY STATUS: No defendant named in paragraph 1 above is in the military service so as to be entitled to the benefits of the Servicemembers Civil Relief Act (Pub. L. 108-189) (50 U.S. Code App. §§ 501-594). The undersigned declares under penalty of perjury that this statement of defendant's non-military status is true and correct and is made under penalty of perjury under the laws of the United States based upon the undersigned's review of said Defendant's Statement of Affairs and Statement of Income and Expenditures filed in this case and is based upon the undersigned's lack of any information or belief that there has been any change of circumstances as to the defendant's non-military status. |  |  |
| 10. | ☐ Defaulting party is <b>not</b> an <b>infant</b> or <b>incompetent</b> party.   |  |  |
| 11. | Property at Issue:  Plaintiff moves to avoid the junior deed of trust, mortgage or other encumbrance (Junior Lien) encumbering the following real property (Property), which is principal residence of Plaintiff(s).   |  |  |
|     | Street Address: Unit Number.: City, State, Zip Code:   |  |  |
|     | Legal description or document recording number (including county of recording):  |  |  |
|     | ☐ See attached page.   |  |  |

|     | a.   | As of, the Property is subject to the following liens in the amounts specified securing the deb against the Property, which the Debtor seeks to have treated as indicated:                              |
|-----|------|---|
|     |      | i in the amount of \$   |
|     |      | ii in the amount of \$  |
|     |      | iii in the amount of \$   |
|     |      | ☐ See attached page for additional lien(s).   |
|     | b.   | As of, Property is worth no more than \$  |
|     | C.   | As a result, Defendant's claim related to the Junior Lien on the Property is  wholly partially unsecured.   |
| 13. | Evid | ence in Support of Motion:  |
|     | a.   | The amount of the 1st lien identified in paragraph 12(a)(i) is based on attached hereto and identified as Exhibit   |
|     | b.   | The amount of the 2nd lien identified in paragraph 12(a)(ii) is based on attached hereto and identified as Exhibit  |
|     | C.   | The amount of the 3rd lien identified in paragraph 12(a)(iii) is based on attached hereto and identified as Exhibit   |
|     | d.   | The relative priority of the liens encumbering the Property is established by evidence attached as Exhibit  |
|     | e.   | The value of the Property from paragraph 3(b) is based on attached hereto and identified as Exhibit   |
|     | f.   | ☐ Plaintiff submits the attached Declaration.   |
|     | g.   | Other evidence (specify):   |
| 14. | WHE  | REFORE, Plaintiff prays that this court issue an Order granting the following relief:   |
|     | a.   | That the Property is valued at no more than \$ That Defendant's claim related to the Junior Lien shall be allowed as a non-priority general unsecured claim in the amount per the filed Proof of Claim. |
|     | b.   | The avoidance of Defendant's Junior Lien is contingent upon ☐ Debtor's completion of the chapter 13 plan, or ☐ Debtor's receipt of a chapter 13 discharge.  |
|     |      |   |

| C.    | The Defendant shall retain its lien in the junior position for the full amount due under the corresponding note and lien in the event of either the dismissal of Debtor's chapter 13 case, the conversion of Debtor's chapter 13 case to any other chapter under the United States Bankruptcy Code, or if the Property is sold or refinanced prior to:  |
|-------|---|
|       | <ul><li>☐ Debtor's completion of the chapter 13 plan, or</li><li>☐ Debtor's receipt of a chapter 13 discharge.</li></ul>  |
| d.    | In the event that the holder of the first position lien or any senior lien on the Property forecloses on its interest and extinguishes Defendant's lien rights prior to:   Debtor's completion of the chapter 13 plan, or Debtor's receipt of a chapter 13 discharge, Defendant's lien shall attach to the proceeds greater than necessary to pay the senior lien, if any, from the foreclosure sale. |
| e.    | ☐ See attached continuation page for additional provisions.   |
| Date: | Respectfully submitted,   |
|       | Signature of Plaintiff or Attorney for Plaintiff  |
|       | Printed name of Plaintiff or attorney for Plaintiff   |

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

A true and correct copy of the foregoing document entitled: DEBTOR'S MOTION FOR DEFAULT JUDGMENT RE COMPLAINT TO AVOID JUNIOR LIEN ON PRINCIPAL RESIDENCE [11 U.S.C. § 506(a),(d), FRBP 3012] will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d): and (b) in the manner stated below: 1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below: ☐ Service information continued on attached page 2. SERVED BY UNITED STATES MAIL: , I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail. first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed. ☐ Service information continued on attached page 3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) , I served the

| declare under penalty of perjury under the laws of the United States that the foregoing is true and correct. |              |               |  |
|--|--------------|---------------|--|
|  |              |               |  |
| Date   | Printed Name | <br>Signature |  |

following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is

This form is optional. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

Service information continued on attached page

filed.

## SERVED BY U.S. MAIL, CERTIFIED MAIL OR OVERNIGHT MAIL (indicate method for each person or entity served): (Attached page to Proof of Service-please include any additional or alternative addresses and attach additional pages if needed)

(Certified Mail required for service on a national bank.)

| Name of 1st Lien Holder & Address                      | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  ☐ United States mail ☐ Certified mail –  Tracking # ☐ Overnight mail –  Tracking #  Carrier Name: |
|--|---|--|
| Name of 1st Lien Holder - Agent for Service of Process | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  ☐ United States mail ☐ Certified mail –  Tracking # ☐ Overnight mail –  Tracking #  Carrier Name: |
| Name of 1st Lien Holder – Servicing Agent              | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name:          |
|  |   |  |
| Name of 2nd Lien Holder & Address                      | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name:          |
| Name of 2nd Lien Holder - Agent for Service of Process | Address from:  Proof of claim Secretary of State FDIC website Other (specify):  | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name:          |
| Name of 2nd Lien Holder – Servicing Agent              | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name:          |

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| Name of 3rd Lien Holder & Address                      | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name: |
|--|---|---|
| Name of 3rd Lien Holder - Agent for Service of Process | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name: |
| Name of 3rd Lien Holder – Servicing Agent              | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name: |
|  |   |   |
| Alternative/Additional Address                         | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name: |
| Alternative/Additional Address                         | Address from:  Proof of claim Secretary of State  FDIC website Other (specify): | Delivery Method  United States mail Certified mail – Tracking # Overnight mail – Tracking # Carrier Name: |